

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Lucinda Kay Freeman  
Debtor

Case No. 22-02244-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 17, 2025

User: AutoDocket  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:**

Recip ID	Recipient Name and Address
db	+ Lucinda Kay Freeman, 65 Greenlea Way, Chambersburg, PA 17202-4462
5507208	+ AMERIPRO REC, 34505 W 12 MILE ROAD, FARMINGTON, MI 48331-3258
5507209	+ CAPI/MARCS, PO BOX 30258, SALT LAKE CITY, UT 84130-0258
5507212	+ CHAMBERSBURG ANIMAL HOSPITAL, 1340 LINCOLN WAY E, CHAMBERSBURG, PA 17202-3099
5507222	+ JESSE JAMES AUTO MART, 4599 MOLLY PITCHER HWY, CHAMBERSBURG, PA 17202-9231
5507226	+ ORRSTOWN BANK MAIN OFFICE, 77 E KING STREET, SHIPPENSBURG, PA 17257-1351

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5507210	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 17 2025 18:54:22	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5507211	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 17 2025 18:51:00	CCB/PIERCE, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
5507213	Email/Text: documentfiling@lciinc.com	Apr 17 2025 18:51:00	COMCAST CABLE (BK Notices), 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840
5507214	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 17 2025 18:51:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5507215	+ Email/Text: bdsupport@creditmanagementcompany.com	Apr 17 2025 18:51:00	CRDMGMCOMP, 2121 NOBLESTOWN ROAD, PITTSBURGH, PA 15205-3956
5507216	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 17 2025 18:51:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5507217	Email/PDF: creditonebknotifications@resurgent.com	Apr 17 2025 18:54:27	CREDITONE BANK, CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873
5507231	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Apr 17 2025 18:51:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5507218	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 17 2025 18:51:00	FIRST HORIZON BANK, 1 CORPORATE DRIVE STE 360, LAKE ZURICH, IL 60047
5507219	Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 17 2025 18:54:26	FIRST PREMIER BANK, 3820 N LOUISE AVENUE, SIOUX FALLS SD 57107-0145
5507220	+ Email/Text: argbsref@geico.com	Apr 17 2025 18:51:00	GEICO INS, ONE GEICO PLAZA, BETHESDA, MD 20811-0002
5507221	Email/Text: sbse.cio.bnc.mail@irs.gov		

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		Apr 17 2025 18:51:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5507223	^ MEBN		
		Apr 17 2025 18:46:32	KML LAW GROUP PC, SUITE 5000 - BNY INDEPENDENCE CENTER, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5507224	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 17 2025 18:54:23	LVNV FUNDING LLC, BK NOTICES, 55 BEATTIE PL STE 110 MS576, GREENVILLE, SC 29601-2165
5508359	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 17 2025 18:54:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5507225	+ Email/Text: bankruptcy@sccompanies.com		
		Apr 17 2025 18:51:00	MONTGOMERY WARD, 1112 7TH AVENUE, MONROE, WI 53566-1364
5511185	+ Email/Text: bankruptcy@sccompanies.com		
		Apr 17 2025 18:51:00	Mason, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5511184	+ Email/Text: bankruptcy@sccompanies.com		
		Apr 17 2025 18:51:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
5507227	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 17 2025 18:54:22	PORTFOLIO RECOVERY ASSOCIATES LLC, BK NOTICES, PO BOX 41067, NORFOLK, VA 23541
5507228	Email/Text: bnc-quantum@quantum3group.com		
		Apr 17 2025 18:51:00	QUANTUM3 GROUP LLC, PO BOX 788, KIRKLAND, WA 98083-0788
5507229	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 17 2025 18:54:27	RESURGENT CAPITAL SERVICES, CORRESPONDENCE, PO BOX 10497, GREENVILLE, SC 29603-0497
5507230	+ Email/Text: bankruptcy@sw-credit.com		
		Apr 17 2025 18:51:00	SW CREDIT SYS, 4120 INTERNATIONAL PKWY STE 1100, CARROLLTON, TX 75007-1958
5507232	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov		
		Apr 17 2025 18:51:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5507233	+ Email/Text: bankruptcytn@wakeassoc.com		
		Apr 17 2025 18:51:00	VALLEY CREDIT SERVICE INC, PO BOX 2162, HAGERSTOWN, MD 21742-2162
5507234	+ Email/Text: bnc-bluestem@quantum3group.com		
		Apr 17 2025 18:51:00	WEBBNK/FHUT, 6250 RIDGEWOOD ROAD, SAINT CLOUD, MN 56303-0820
TOTAL: 25			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5518773	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court., First Horizon Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor First Horizon Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Lucinda Kay Freeman DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

**Lucinda Kay Freeman  
aka Cindy Kay Freeman**

**Debtor 1**

**Chapter: 13**

**Case No.: 1:22-bk-02244-HWV**

**Jack N Zaharopoulos  
Standing Chapter 13 Trustee  
vs.**

**Movant(s)**

**Lucinda Kay Freeman  
aka Cindy Kay Freeman**

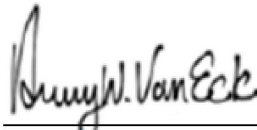
**Respondent(s)**

**ORDER**

Upon consideration of the Trustee's Certificate of Default, Doc. 60, and the Stipulation in settlement of the Trustee's prior Motion to Dismiss Case for Material Default, Doc. 40, it is

**ORDERED** that the above-captioned case is **DISMISSED**. Notwithstanding the dismissal of this case, the Court retains jurisdiction over timely requests for payment of compensation.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: April 16, 2025